

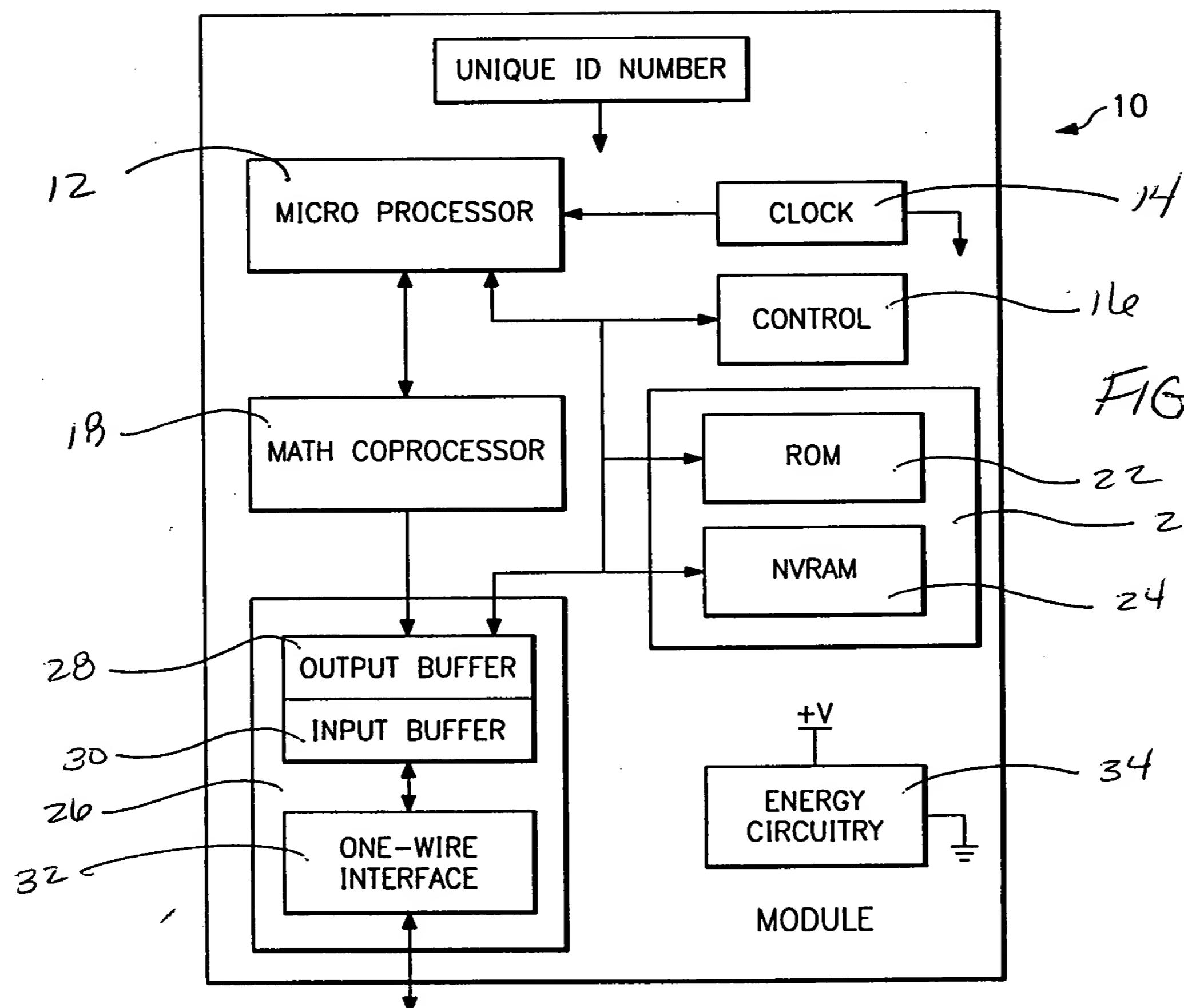
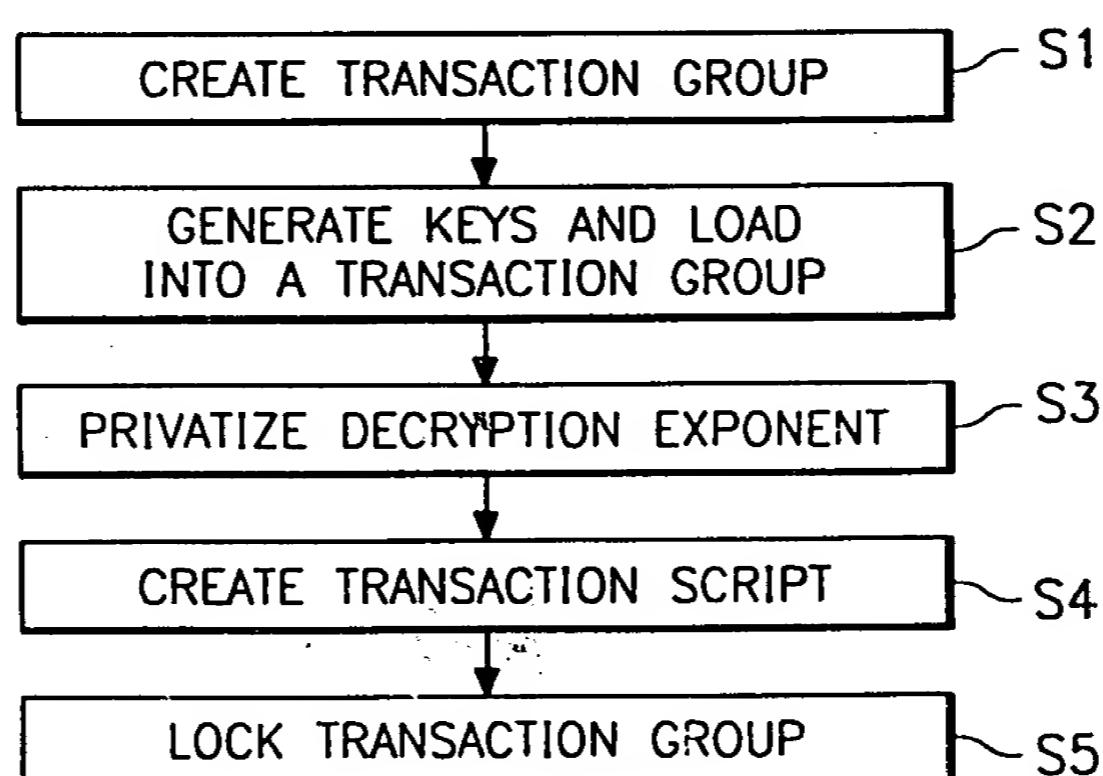
20661-457
1 of 8

FIG. 2



12

20661-457
2 of 8

FIG. 3

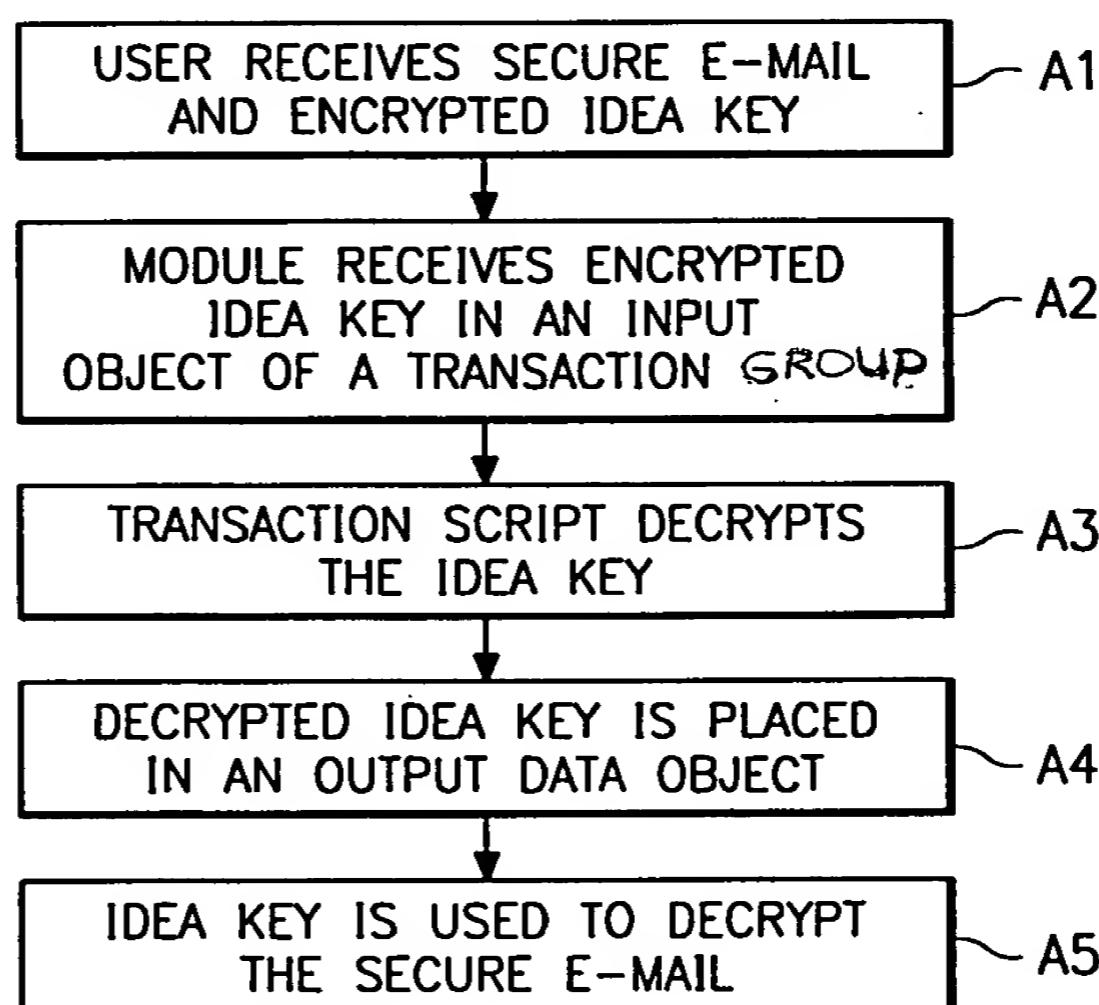
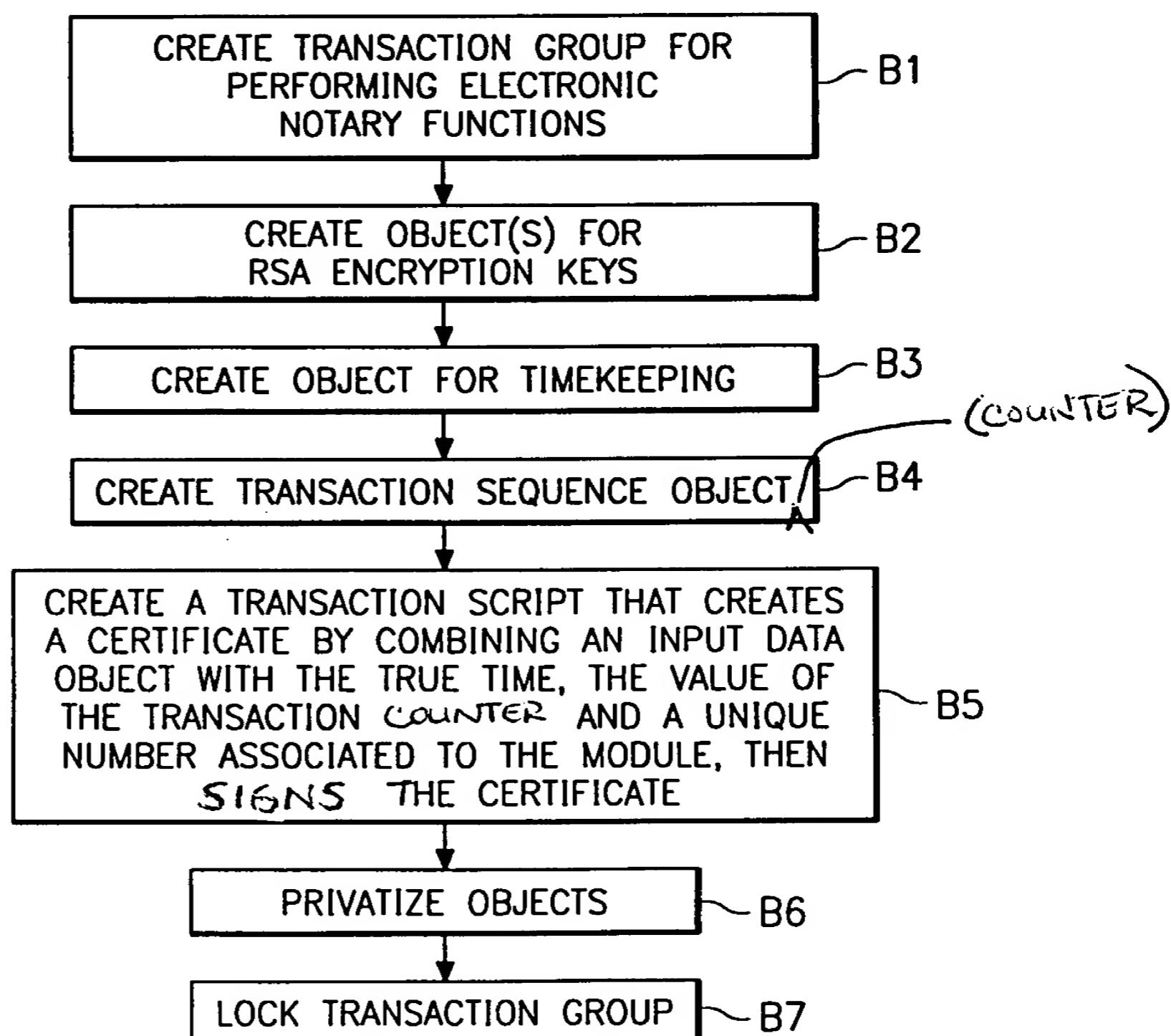


FIG. 4



20661-457
3 of 8

FIG. 5

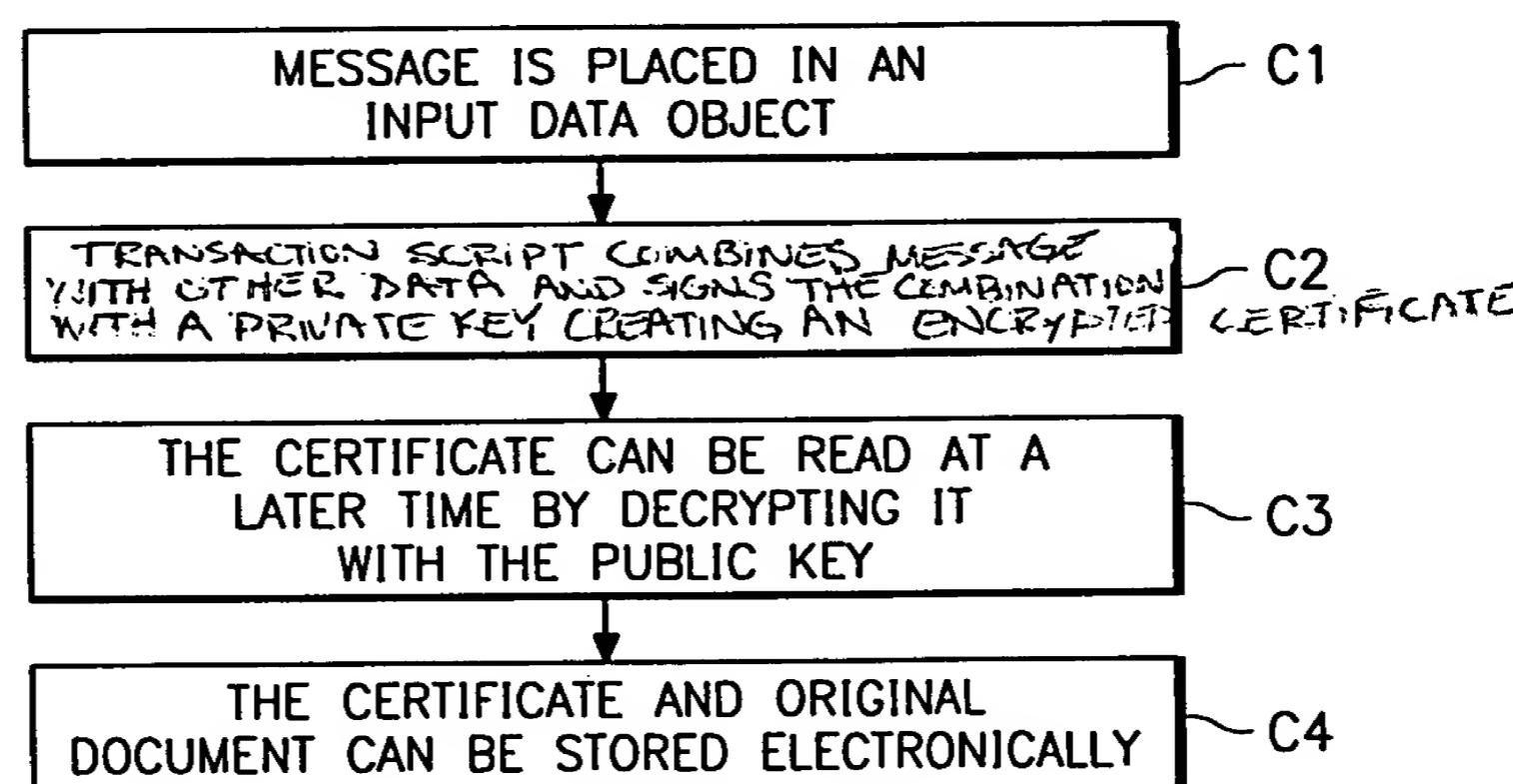
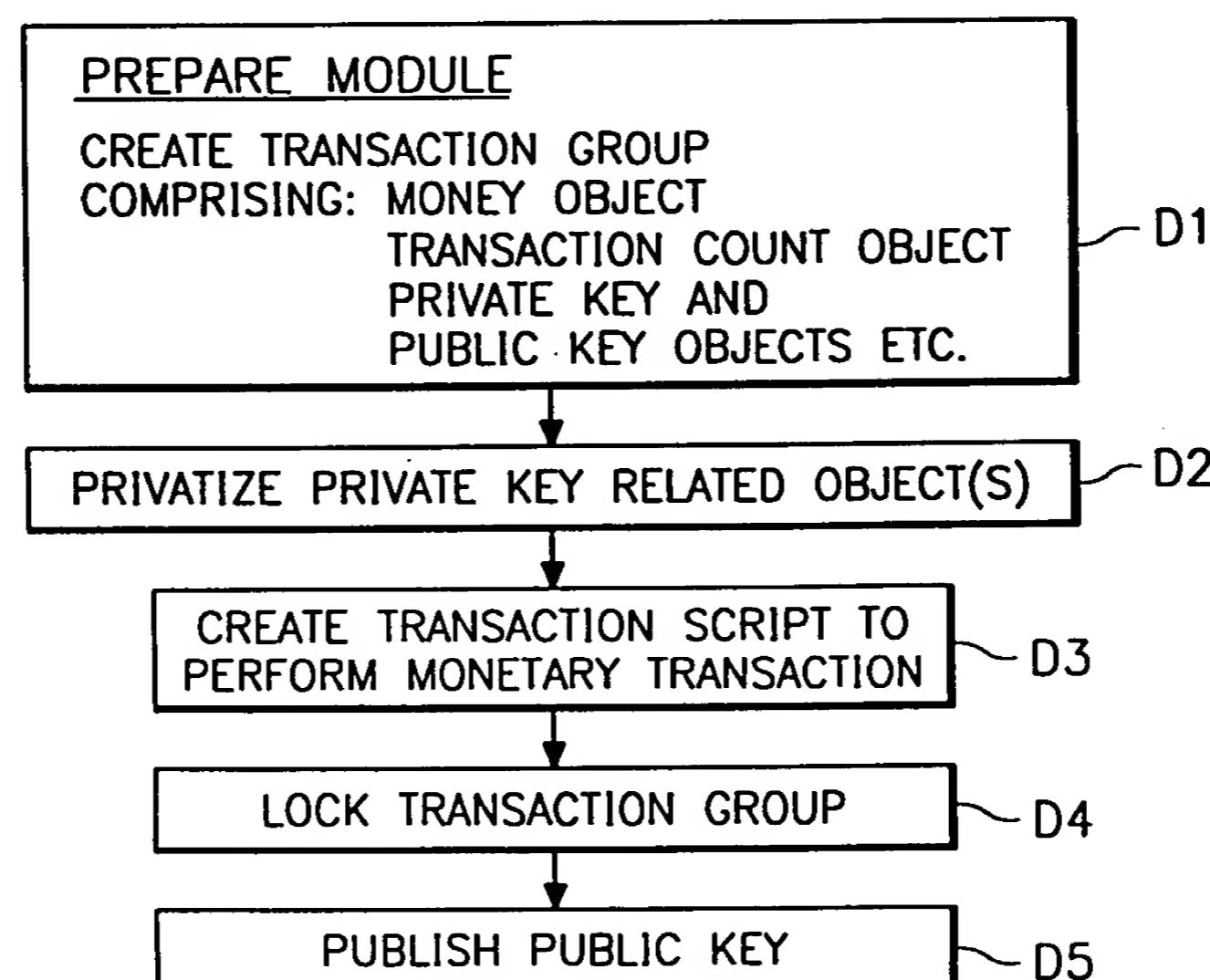


FIG. 6



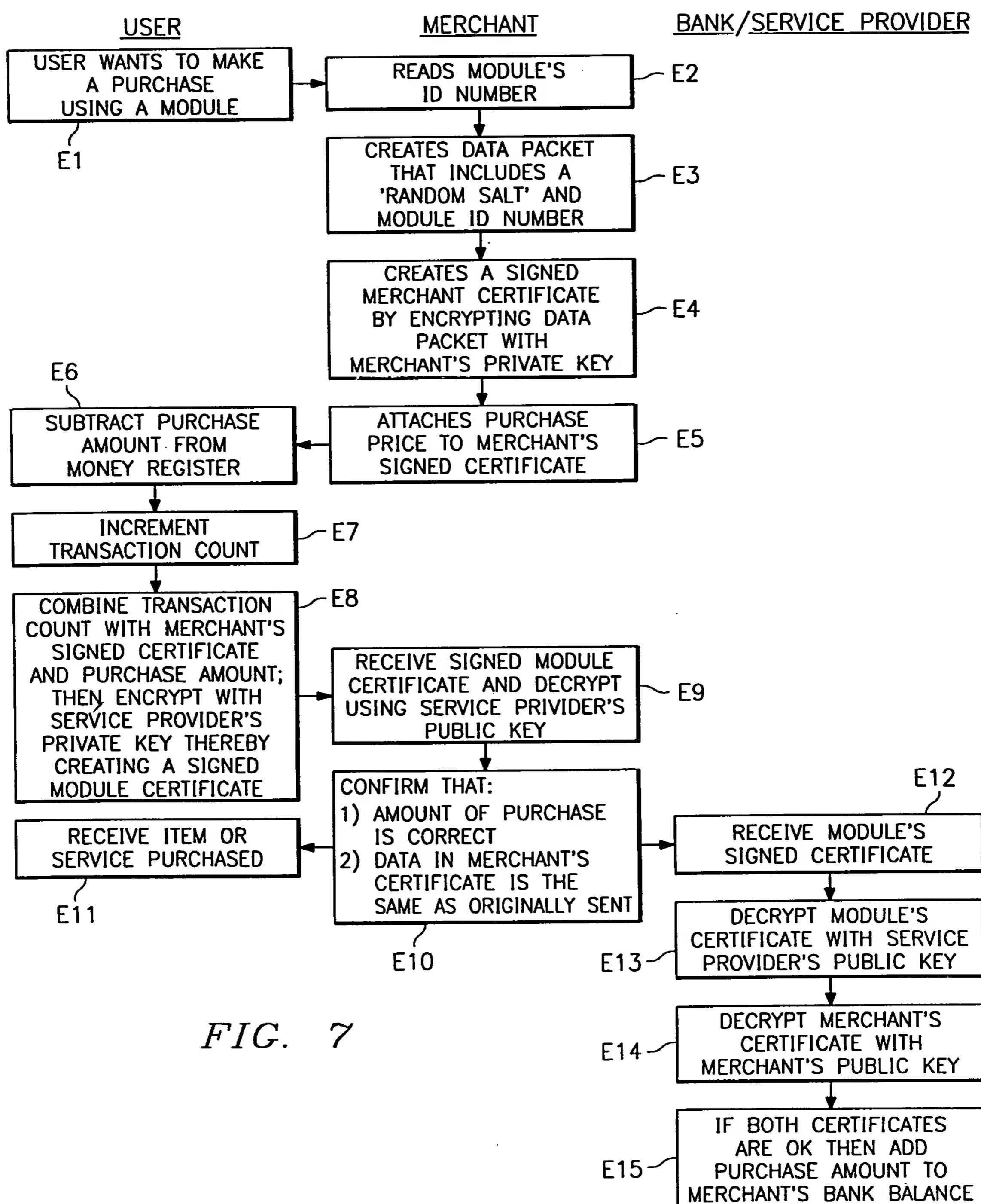
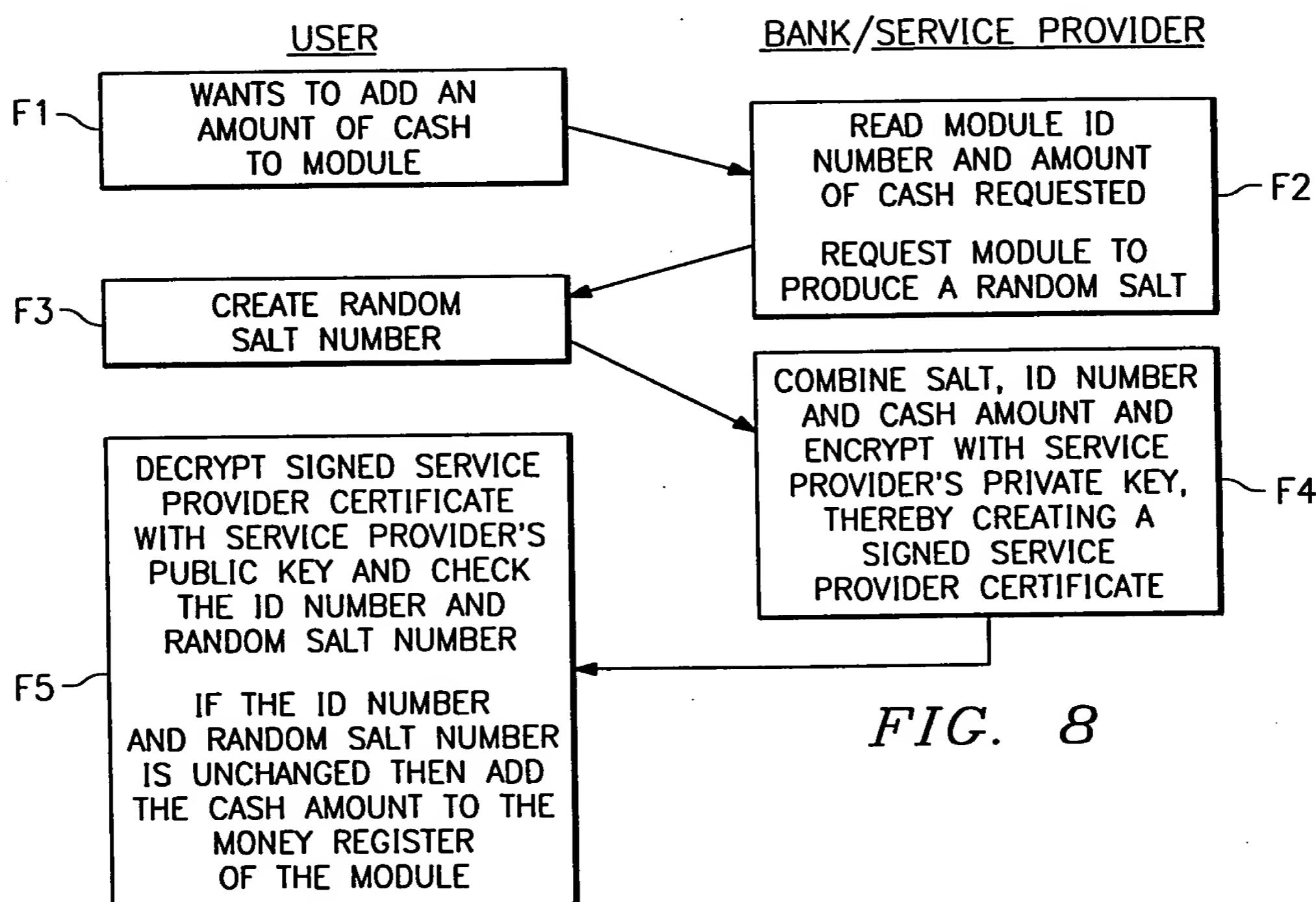
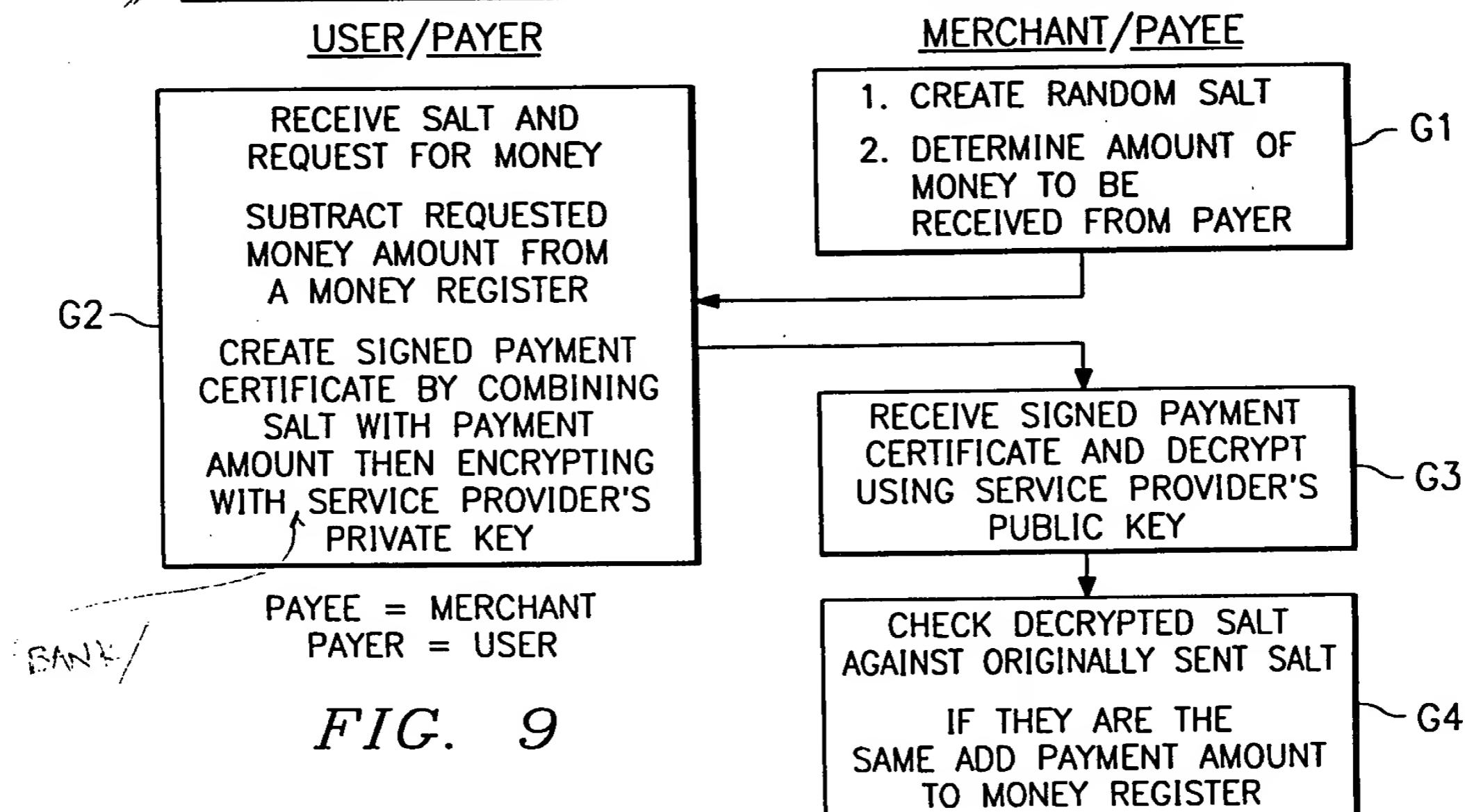
20661-457
4 of 8

FIG. 7

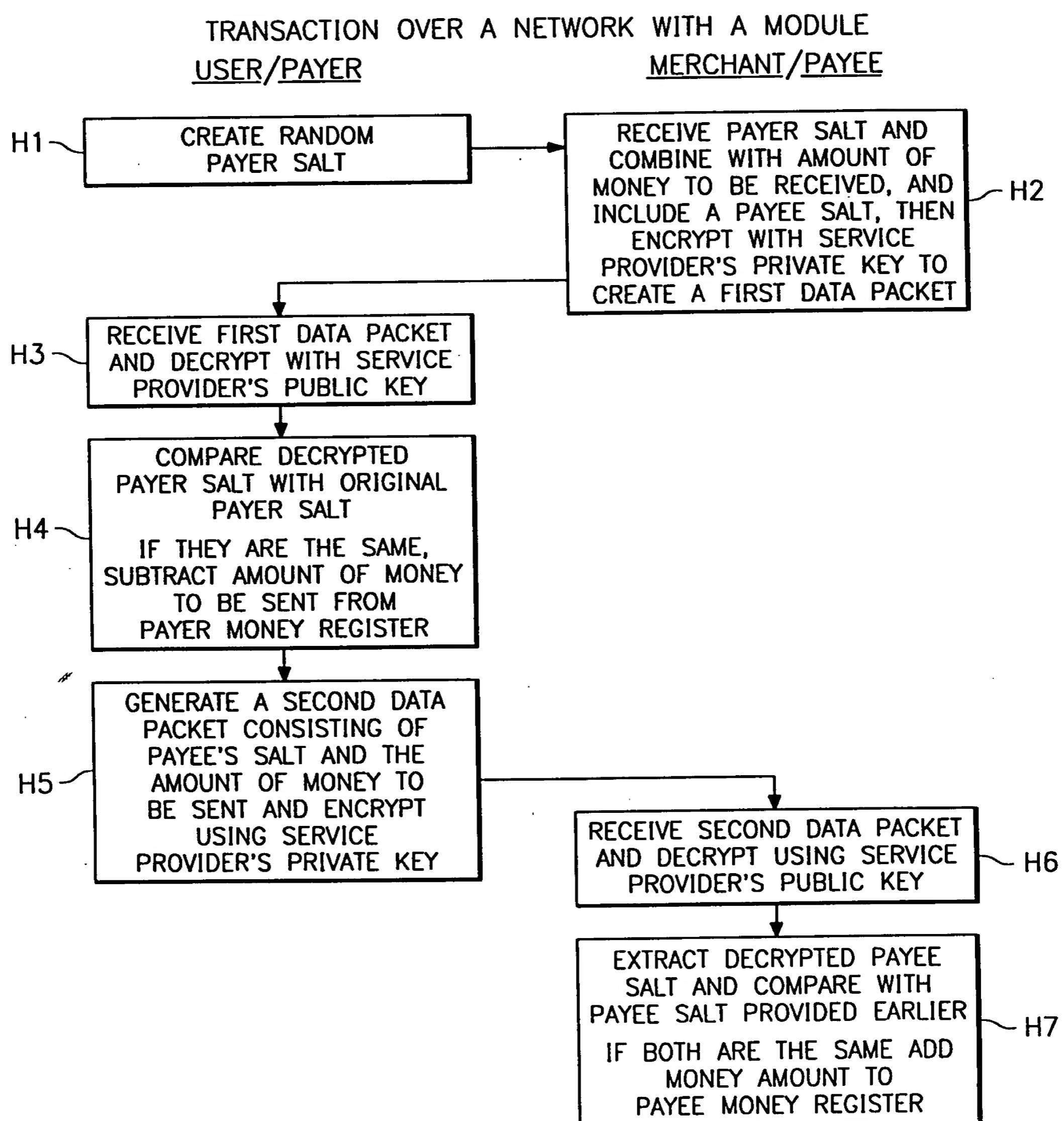
20661-457
5 of 8

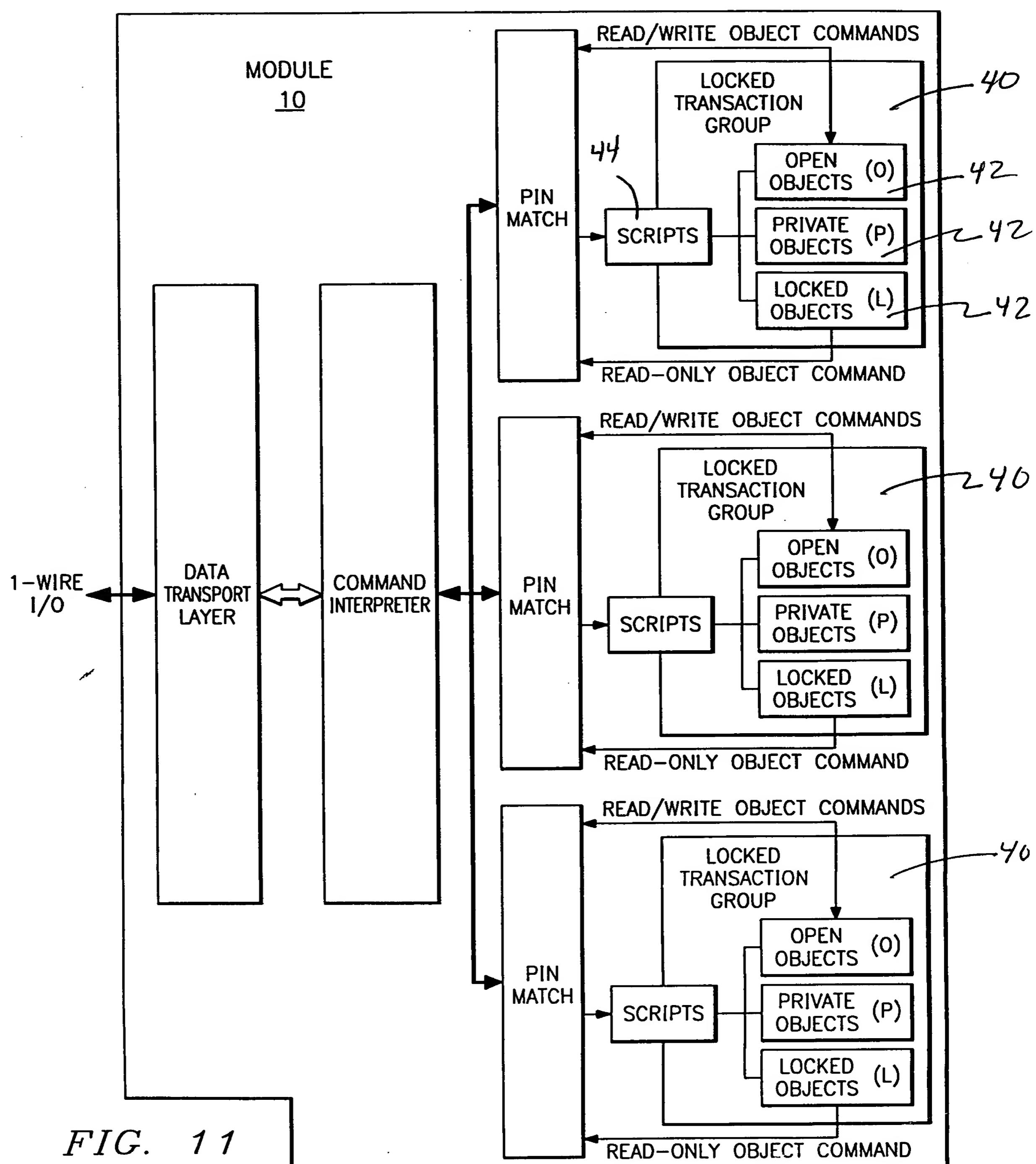
EXAMPLE OF
TRANSFER FROM USER'S MODULE TO MERCHANT'S MODULE



20661-457
6 of 8

FIG. 10



20661-457
7 of 8

20661-457
8 of 8

FIG. 12

